

**Exhibit L**

July 26, 2023 Letter

**SOCRATES SCOTT L. NICHOLAS, P.C.**

ATTORNEY AT LAW

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July 26, 2023

Via email, at: [kevin.brooks@equitable.com](mailto:kevin.brooks@equitable.com)

Equitable Life  
8501 IBM Drive  
Charlotte, NC 28262

Attn: Kevin W. Brooks

Re: Estate of Ioannis Triantafillou  
Date of Death: November 22, 2022  
Life Policy No.: [REDACTED] 6693

Dear Mr. Brooks:

I am in receipt of your email message on July 14, 2023, in response to my letter to Nicole Terrell dated March 21, 2023.

Considering the length of time it took for your company to respond, I cannot accept your remarks about needing to pay the beneficiary as soon as possible – notwithstanding my having alerted you that the change of beneficiary form you have on record was fraudulently made and submitted.

Based on my client's familiarity with the state of Decedent's health and his mental capacity, as her father, you are duty-bound to withhold the payment of the Death Benefit under the subject Life Insurance Policy. Mr. Triantafillou was physically unable to control a pen in order to write as of 2016, and your associate, Nicole Terrell confirmed that the beneficiary designation was changed in writing in 2020.

An Intestacy Proceeding has been commenced with the Westchester County Surrogate's Court [Index No.: 2023–1834], but my client, Alysha Triantafillou has not yet been appointed as Administratrix in accordance with her pending Application for Letters of Administration.

You have requested medical records to document our allegations, which we will obtain and submit to you. But medical privacy laws prevent the various physicians and health facilities from providing medical records before my client is appointed as a fiduciary of her father's Estate.

Since it is my understanding that the named beneficiary (under the fraudulently executed designation) predeceased the Decedent, it would seem that the Death Benefit of the Life Policy should revert in any event to Mr. Triantafillou's Estate for disposition under the laws of intestacy.

SOCRATES SCOTT L. NICHOLAS  
ATTORNEY AT LAW

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I urge you to impose a suspension on the payment of the Death Benefit to anyone other than the Estate until after we have had an opportunity to present you with the documentation you have requested, which is legally unavailable to us at this.

In the event that you do not heed this advice, let this letter serve as notice that my client reserves the right to commence litigation to reclaim the monies properly due to her father's Estate from Equitable Life.

I trust you will be guided accordingly.

Very truly yours,

/s/ *Scott L. Nicholas*

Socrates Scott L. Nicholas  
SSLN/caw